



Spotlight

July 2005

American Income Life & National Income Life

Volume 38 • Number 7

Oh Mayan,
What an Experience!





FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

I'm All In — Let the Good Times Roll!



I am so excited! Why, you may ask? Well, we had a great convention and I am truly empowered by where we have been and where we are going.

During this year's convention, we rolled out the new *BR Bonus*, which we will go into more detail on Page 5 of this issue of the magazine, in honor of Mr. Rapoport. More importantly, the response to this new bonus was overwhelming. You

would have thought I just announced the *Leadership Bonus* five years ago. There was an excitement that just rumbled through the audience, and afterwards, I had more than a few Personal Producers who said they would like to start training someone for the opportunity.

Given that and the spirit generated in Cancun, I walked out of this year's convention with the same feelings I had when we completed our Las Vegas convention four years ago. I walked out of that convention saying these exact words, "Let the good times roll!" And you know what? It is about time!

It seems that for a while now, we have been bogged-down with whatever frustrations, and we have let them bring us down. It didn't happen overnight, but it happened nonetheless. However, we are going to remedy that and pump-up the positive energy here at American Income and National Income, and why not! We all have a lot to be positively excited about.

I'm not quite sure if many of you know that in the past year I have entered two *Texas Hold 'Em Poker* tournaments, both for charity. One of which was for the *James R. Hoffa*

Memorial Scholarship/Teamsters Poker Tournament. Anyway, both times I came in 12th out of a field of about 70. Not quite the money table, but almost. However, one of the thrills is that these are no-limit games.

What makes these no-limit games so significant is that there may come a point when you think you have an exceptional hand. At that time, you have the option of taking your stack of chips, pushing them toward the center of the table, and announcing, "I'm all in!" The adrenaline rush that comes from that one move is — well — hard to explain, but in a word "exhilarating."

I am telling you all of this because I am a betting man, and I bet we are headed for some great things. I believe these are exciting things and definitely positive things which will refocus our energy.

I think we have strong leadership with open hearts, new AMS and RMS systems along with new recruiting programs that are sure to be successful, and the new *BR Bonus*, and I feel as though we are holding a pretty exceptional hand.

Therefore, with extreme confidence, I am putting all of our frustrations behind us, I'm focusing on all the great things going on here at our Company, and I'm loudly exclaiming, "I'm all in — let the good times roll!"



Dates to Remember

Monday, Aug. 29, 2005

All business and PR credits must be at the Home Office to count for August production.

Monday, Sept. 5, 2005

The Home Office will be closed for the Labor Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$554,105.56 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Founder's Club Outstanding Producers

June 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Harpreet Gujral	Rick Altig	1	\$49,908		93.3
David Jackson	Tom Williams	1	\$43,001		89.3
Shashi Parekh	Rusty Jewell	2	\$45,153		84.7
Maijargal Sukhbaatar	Gleb Ostrovsky	1	\$60,091		77.1
Robert Ulreich	Jatofit-Foti	4	\$49,360		88.7

▲ Percentage of Net to Gross

Reopens

Since June's issue, some revisions have been made regarding *reopens*.

Reopening an application cannot be completed in a day or two, as the MIB must be checked and Underwriting must approve before it can be reopened. To possibly complete these by month's end, they should be at the Home Office by the 20th of the month.

Often, we receive amendments, CODs, and replacement checks for returned items on cases after they have been NTO'd or cancelled. If possible, we reopen the case with the information we have, but sometimes a "Good Health Statement" (AG-1781) is required before we can proceed with the reopen. If this form is not received, we will ask you to obtain one. Waiting for this will cause delays.

Here are a few reminders when trying to reopen an app:

- Get the AG-1781 signed while you are in the home and send with the delivery requirement. This form **must** be included on reopens over three and less than six months old.
- If the app is over six months old, collect a new app and write "REOPEN" along with the old policy number on the top. (If you do not write "reopen" on the new app and reference the old policy number, it may be confused as new business and loaded with a new app number, which can negatively affect you.)
- List all applications on one request.
- Collect all back premiums on life cases if you wish to reopen as of the original app date. Only collect one month's premium on A&H plans.
- If you wish to collect one month's premium on a life app, we will use the new app date provided, and age will be calculated as of that date. Remember to recalculate ages, mainly on apps over six months old.
- Don't reopen or rewrite declined applications or incompletes.
- Any request to recode must be received with the reopen and signed by the SGA. The form used for recodes is listed on the Agency Resource Center.

If you have any questions, please contact the Home Office.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promotions

Promoted to 52.5 Percent Supervising Agent

Bianca Alton	Victor Deavila	May Lor	Ian Palmer	Roxanne Ropp
Donald Blocksom	Peter Derosario	Edward Loux	Wilfred Pelland	Amanda Roy
Aaron Bower	Robert Ehlers	Laura Luthy	Ashara Pharms	James Schlegel
Rachel Brockman	Josh Hansen	Amber Madaris	Tyson Rae	Hyunsup Sim
Shawn Brookshire	Samuel Keys	Michael Malakuskie	Scott Rehberg	Christopher Vianello
Taneisha Carter	Jatinder Kumar	Michele McDonald	Joshua Riehl	Christopher Warren
Kyle Chuang	Rosanne Landon	Alisha McMahon	Jeffrey Roberts	Daniel Wiseman
Raymond Cunningham	Brandon Lipford	Rajkumar Padmawar	Jennifer Robinson	Wayne Wong

Promoted to 55 Percent Supervising Agent

Thomas Gatlin	George Noujaim	Christin Wilson
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Promoted to 57.5 Percent General Agent

Rog Beaudro	Ricardo Ferreira	Patricia Harris	Andrew Manchon	Kenneth Scott
Corey Carbon	Laura Fisher	Luis Heredia	Sally Matera	Matthew Shannon
George Culbert	Robert Gadberry	Lori Hernandez	Timothy Meyer	Julie Tadevich
Michael Dupree	Mary Grant	Peter Kang	Richard Rainone	Nicholas Zangardi

Promoted to 60 Percent General Agent

William Childress	Zachary Hart	Byron Paz	Mark Zastrow
Steven Engrav	Scott Mellgren	Brian Varney	

Promoted to Master General Agent

Richard Barbour	Aaron James	Robert Trujillo
Scott Booth	Charles McGrane	Glenn VanDeSande
Jonathan Cole	Pablo Pirela	Charles VanDyke

Promoted to Regional General Agent

Bill Cook	Matthew Hart	Jeremy Welch
DeMario Cooper	Eugene Melamed	

New Bonus

Introducing the New BR Bonus

As announced at convention, we have created a new bonus in honor of Mr. Rapoport and have supplied the details of this new bonus below. The bonus is available on production submitted to the Home Office July 1, 2005 through Dec. 31, 2005.

Effective July 1, 2005, we are making a new bonus available to the immediate up-line Manager of any Agent who is in their first six months with American Income or National Income. This would be the level two person in the Agent hierarchy who would have field trained the Agent. Again, this bonus will run for six months, from July 2005 production through December 2005 production. However, if we begin to experience double-digit production growth as a result of this bonus and your efforts, we will discuss the possibility of extending it past Jan. 1, 2006.

BR Bonus Details*

- The bonus is equal to 100 percent of the *New Agent Bonus* that the Agent earns during their first six months on life business. (Includes bonus earned at the \$4,000-\$6,199 level.)
- There is no Net to Gross or Persistency requirement for the level two Manager.
- This bonus is in addition to any *Leadership Bonus* that might be paid and is not tied to whether an MGA earns a *Leadership Bonus*.

* Please note if the hierarchy of the new Agent changes, the up-line bonus eligibility ends.

As noted above, this is in addition to any *Leadership Bonus* that could be paid and there is no Retention or Net to Gross requirement for the level two person (direct up-line Manager who should have field trained the Agent). It is also important to remember that the bonus is equal to 100 percent of the *New Agent Bonus* received by the Agent in their first six months (July to December production).

Listed below is the contract month and number of months a potential *BR Bonus* could be payable:

<u>Contract Month</u>	<u>Manager eligibility for BR Bonus (based on Agents' first app date)</u>
January 2005	Not eligible under the guidelines
February 2005	One month available under the guidelines
March 2005	Two months available under the guidelines
April 2005	Three months available under the guidelines
May 2005	Four months available under the guidelines
June 2005	Five months available under the guidelines
July 2005	Six months available under the guidelines
August 2005	Five months available under the guidelines
September 2005	Four months available under the guidelines
October 2005	Three months available under the guidelines
November 2005	Two months available under the guidelines
December 2005	One month available under the guidelines

We believe this new bonus could catapult your Agency's production to the next level, and we are sure you will agree!

Individual Producers



1. Cody Bellah
Kansas City, MO



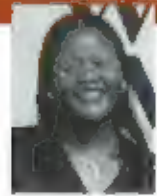
2. Bill Hayer
Burnaby, BC



3. Carl Ignatius
Halifax, NS



4. Eleana Chou
Las Angeles, CA



5. Carla Miller
Omaha, NE



6. Samantha Chui
Marietta, GA



7. Timothy Cruise
Woodridge, IL



8. Paula Cooper
Calgary, AB



9. Karl Schuckert
Reno, NV



10. Jonathan Wilson
Reno, NV

Individual Producers

All Time Record to Beat
Month: \$53,774 Net ALP Peter Kang

June Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Cody Bellah	\$22,211	80			Geneser-Geneser
2. Bill Hayer	21,671		77.7	Bill Hayer	Rick Altig
3. Carl Ignatius	19,689		75.0	Carl Ignatius	Imran Satti
4. Eleana Chou	19,577	83		David Iriye	David Cohen
5. Carla Miller	19,317		71.4		John Akers
6. Samantha Chui	19,053	83		Bridgit Driscoll-Hunt	Williams-Williams
7. Timothy Cruise	18,856		85.3	Timothy Cruise	Bob Olson
8. Paula Cooper	18,636		71.8	Paula Cooper	Rick Altig
9. Karl Schuckert	18,319		73.3	Karl Schuckert	Altig-Orlovic
10. Jonathan Wilson	18,213	96		Dustin Venekamp	Altig-Orlovic
11. Richard Krueger	17,511	97		David Wang	Bob Olson
12. Philip Anderson	17,211		73.0	John McGrath	Rick Altig
13. Steve Foti	17,000		71.7	Steve Foti	Jatoft-Foti
14. Dmitriy Goncharuk	16,847		81.3	Dustin Venekamp	Altig-Orlovic
15. Sean Chrysler	16,754	100		Matthew Wolfanger	Durhon Oldham
16. Paulo Rosa	16,532		78.9	Paulo Rosa	Rick Altig
17. Ruben Soberanes	16,521		75.5	Doreen Ryan-Foti	Jatoft-Foti
18. Christopher Warren	16,345	100		AJ O'Connor	Steve Greer
19. Salvatore Giacchi	16,022		78.6	David Hausman	Eric Giglione
20. Steven Strong	15,927		68.5	Steven Strong	Durhon Oldham

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Zachary Hart	\$115,852		74.4	Mathew Hart	Jim Surace
2. Sylvia Freeman	100,336		80.5		Williams-Williams
3. Timothy Cruise	100,330		85.3	Timothy Cruise	Bob Olson
4. Carla Miller	99,942		71.4		John Akers
5. Max Quasem	94,818		89.3	Earnest Loveless	David Cohen
6. Omar Hashimi	90,919		78.1	Steve Foti	Jatoft-Foti
7. Lily Tchen	87,060		72.0	David Iriye	David Cohen
8. Samantha Chui	86,859	83		Bridgit Driscoll-Hunt	Williams-Williams
9. Daniel Potilechio	85,596		91.9	David Wang	Bob Olson
10. Cody Bellah	85,076	80			Geneser-Geneser
11. Lance Brown	84,411		91.6		Steve Hartman
12. Peter Kang	83,547	94		Robert Trujillo	Slav Bitman
13. Mary Ann Gaelic	80,303		75.4	Lawrence Hauck	Steve Friedlander
14. Ruben Soberanes	80,054		75.5	Doreen Ryan-Foti	Jatoft-Foti
15. DeSheila Hargrove	79,487		74.3	Diane Carrion	Eric Giglione
16. Sebastian Kazek	78,459	79		Joseph Moore	Tom Williams
17. Majjargal Sukhbaatar	74,636		77.1		Gleb Ostrovsky
18. Nadia King	73,333		73.8	Nadia King	Altig-Orlovic
19. Ronald Friedlander	73,071		76.8	Theodore Pappas	Eric Giglione
20. Carlton Lear	72,112		71.7	David Wang	Bob Olson

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

28 Years of Service

David Cohen

20 Years of Service

Lou Nell Busby

15 Years of Service

Tim Schroeder

13 Years of Service

Lazarus Echeta

12 Years of Service

Catherine Briggie
Dennis Muth

11 Years of Service

Timothy Cruise

10 Years of Service

John DeRosier

9 Years of Service

James Bliefnick
Chuck Hill

8 Years of Service

Slav Bitman

6 Years of Service

Barbara Leader

5 Years of Service

Jason Dickson
Roland Fletcher
Innocent Okeke
Byron Washington

4 Years of Service

Melanie Cohen
Corey Friesen
Denise Gilbert
Peter Highberg
Marc Rosen
Christopher Stephens
Latonya Tucker

3 Years of Service

Jeffrey Ahrens
Beau Bequette
Catherine Clarke
Dmitriy Goncharuk
Scott Mellgren
Susanne Munro
AJ O'Connor
Stuart Paolino
Lori Yeilding

2 Years of Service

David Ackerman
Abdelhadi Badreddine
Diane Carrion
Avrom Gossack
Danielle Holmes
Bertrand Lelievre
Joseph Moore
John Moran
Pauline Murchie
Alan Nakamatsu
Raymond Oriol
Daniel Pavek
Max Quasem
Donald Strynadka
Sidney Trahan
Lawrence Turk
Rodney Ward

1 Year of Service

Elizabeth Allen
Cynthia Alston
Rog Beaudro
Daniel Becerra
Charles Bergenstein
Derek Birch
David Boshard
Ted Bryson
Bianca Bullock

1 Year of Service Cont.

Jonathan Caris
Jonathan Cole
Denice Davidson
Jeff Debiak
Tony Derico
Ricardo Ferreira
Jamie Fields
Robert Gerdes
Heather Hewitt
Richard Howard
Lee Lamb
Norman Lew
Shea Maliszewski
Thomas McElwee
Richard Menga
Brian
Tony Motley
Ralph Munroe
William Nestmann
Gerardo Pino
Michael Radovan
Cody Shearer
John Sill
Niman Singh
Nathan Snider
Beth Snow
Thomas Vanosdol
Nicholas Zangardi

American Income & National Income Proudly Present A New Labor Advisory Board Member



Clayola Brown
President
National A. Philip
Randolph Institute

Clayola Brown, President of the *National A. Philip Randolph Institute (APRI)*, has been unanimously elected to the Labor Advisory Board.

The *A. Philip Randolph Institute* was founded in 1965, the same year as the Selma-to-Montgomery Freedom March. The *APRI* was formed as a national organization of black trade unionists with a mission to fight for racial equality and economic justice. *APRI* members are involved in political and community education, lobbying, legislative action, and labor support activities.

Ms. Brown worked for the *UNITE International Union* since 1970 before becoming president of *APRI*. However, her involvement with the labor movement actually began many years earlier. She started as a sewing machine operator at the Manhattan Shirt Factory in Charleston, South Carolina where she and her mother were organization activists.

Once Ms. Brown chose to pursue a career in labor, she went to work for the *Textile Workers Union of America* and moved up through the ranks from there. She became an education director for the newly merged *Amalgamated Clothing and Textile Workers Union* and was soon appointed Civil Rights director. In 1991, she was elected international vice president, a position she held for 13 years.

Ms. Brown has a tremendous commitment to her community and her fellow man which shows through the many boards and organizations she currently serves.

We welcome Ms. Clayola Brown to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

Supervising Agents



1. Matthew Willrodt
Salt Lake City, UT



2. Kenneth Mazik
Woodridge, IL



3. Tommy Chan
Redmond, WA

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Matthew Willrodt	\$30,170	\$37,965	85		Dustin Miller	Altig-Orlovic
2. Kenneth Mazik	17,511	26,674		80.1	David Wang	Bob Olson
3. Tommy Chan	17,107	20,457	82		Ryan Stenglein	Rick Altig
4. Joshua Harris	15,404	18,604	86		AJ O'Connor	Steve Greer
5. Ian Palmer	14,083	21,156	99		Todd Johnston	Imran Satti

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Matthew Willrodt	\$83,461	\$105,917	85		Dustin Miller	Altig-Orlovic
2. Terrence Thomas	77,586	101,966	79		Joseph Callahan	Wes Bangs
3. Joshua Harris	61,299	86,817	86		AJ O'Connor	Steve Greer
4. Randy Teyssier	46,023	81,398		87.4	Chris Hernandez	Chris La Fond
5. Tommy Chan	43,613	77,957	82		Ryan Stenglein	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Brian Varney
Warwick, RI



2. Mary Ann Gaelic
Auckland, NZ



3. Zachary Hart
N. Royalton, OH



4. Dusty Childress
Columbus, OH



5. Luis Heredia
Albuquerque, NM

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brian Varney	\$31,117	\$34,840		76.6	Willie Hayden	David Zophin
2. Mary Ann Gaelic	28,148	38,283	92		Lawrence Hauck	Steve Friedlander
3. Zachary Hart	27,934	41,318		79.6	Mathew Hart	Jim Surace
4. Dusty Childress	27,000	29,639		81.3	Robert Dunn	Marc Morton
5. Luis Heredia	26,114	35,442	100		Joseph Callahan	Wesley Bangs
6. John Moran	24,768	28,833	85			Gleb Ostrovsky
7. Vance Rountree	24,099	24,010		68.5	Matt Henderson	Tom Williams
8. Brian Luloff	23,762	28,784		70.4	Jeffery Churchfield	Rick Altig
9. Byron Paz	23,585	22,805		70.6	Jose Ferreyro	Joshua Chalom
10. Paul Gouveia	22,615	31,641	94		DeMario Cooper	Slav Bitman

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$145,481	\$228,953	92		Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	141,113	275,985		79.6	Mathew Hart	Jim Surace
* 3. Salvatore Giacchi	131,521	168,411		74.6	David Hausman	Eric Giglione
* 4. Jeffrey Oakman	127,853	124,868		78.3		Williams-Williams
* 5. Brian Varney	125,247	141,620		76.6	Willie Hayden	David Zophin
6. James Wolf	123,772	155,648		73.2	Joshua Goodman	Bill Jennings
7. John Moran	106,994	133,901	85			Gleb Ostrovsky
8. Mark Zastrow	99,340	111,265	86		Wayne Hendricks	Joe Manone
9. Dusty Childress	99,050	120,907		81.3	Robert Dunn	Marc Morton
10. Brent Rieck	99,012	106,210	80		Tim Schroeder	Marc Morton

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Oh Mayan, What an Experience!

The American Income and National Income 2005 Convention was a great success!

Convention is a time for our sales force to kick back, relax, and celebrate their sales efforts — and that's what they did. From the Mexican flare to the beaches of Cancun, more than 350 qualifiers and their guests had a once in a lifetime experience at the Fiesta Americana Grand Coral Beach Resort.

Convention is a great experience that no Agent, Manager, PR Representative, or SGA should miss! At AIL and NILICO, we take great pleasure in the fact that we have the opportunity to share in the accomplishments of our sales force.

Therefore, be sure to join us next year in New Orleans where we will hear from Zig Ziglar and celebrate with Kool & The Gang.

Set Your Goal — New Orleans or bust as we head into the last half of 2005!



Master General Agents

1. AJ O'Connor



Houston, TX

2. Barry Dillah



Edison, NJ

3. Horace Johnson



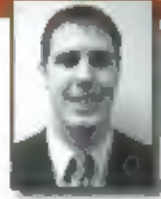
Ft. Lauderdale, FL

4. David Iriye



Los Angeles, CA

5. Joseph Callahan



Albuquerque, NM

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$89,562	\$104,073		71.6	Steve Greer
2. Barry Dillah	82,471	89,051		71.8	Eric Giglione
3. Horace Johnson	61,826	62,832		71.7	Tom Williams
4. David Iriye	58,285	80,888		68.7	David Cohen
5. Joseph Callahan	57,944	59,768		70.0	Wesley Bangs
6. Mathew Hart	56,416	82,533		71.1	Jim Surace
7. Nadia King	52,827	54,005		68.6	Altig-Orlovic
8. Lawrence Hauck	51,024	73,172		72.9	Steve Friedlander
9. David Wang	50,535	77,517		74.2	Bob Olson
10. Matthew Hogan	49,506	71,441		71.5	Oldham-Hadayia

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$515,796	\$592,509		71.8	Eric Giglione
* 2. AJ O'Connor	462,432	597,575		71.6	Steve Greer
* 3. Doreen Ryan-Foti	358,920	812,887		75.7	Jatoft-Foti
* 4. Jim Bianchi	331,911	648,093		74.6	Durhon Oldham
* 5. Scott Keeney	292,886	363,710		73.8	Oldham-Hadayia
6. Eugene Melamed	289,812	303,993		79.0	Slav Bitman
7. Joseph Callahan	273,235	298,632		70.0	Wes Bangs
8. Gabriel Hernandez	268,171	269,005		77.9	David Zophin
9. Joshua Goodman	260,353	408,005		72.5	Bill Jennings
10. David Iriye	256,711	436,971		68.7	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. AJ O'Connor



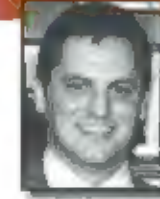
Houston, TX

2. Bill Cook



Marietta, GA

3. David Hausman



Edison, NJ

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$148,221	\$182,248		71.6	Steve Greer
2. Bill Cook	113,623	141,794		70.5	Williams-Williams
3. David Hausman	111,114	162,426		76.5	Eric Giglione

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jason Mollo	\$785,760	\$898,201		72.7	David Zophin
2. AJ O'Connor	676,392	845,642		71.6	Steve Greer
3. Barry Dillah	584,937	674,556		71.8	Eric Giglione

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Bill Hayer	Rick Altig	\$4,312.43
Timothy Cruise	Bob Olson	\$3,771.30
Carl Ignatius	Imran Satti	\$3,347.26
Salvatore Giacchi	Eric Giglione	\$3,266.94
Dmitriy Goncharuk	Altig-Orlovic	\$3,200.99
Paulo Rosa	Rick Altig	\$3,141.09
Phillip Anderson	Rick Altig	\$3,123.78
Paula Cooper	Rick Altig	\$3,122.88
Karl Schuckert	Altig-Orlovic	\$3,114.35
Carla Miller	John Akers	\$3,090.79

Total Retention Bonus Paid: \$454,454.45 402 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
AJ O'Connor	Steve Greer	\$5,796.57
David Iriye	David Cohen	\$5,333.19
Nadia King	Altig-Orlovic	\$5,026.84
Bridgit Driscoll-Hunt	Williams-Williams	4,581.30
Mathew Hart	Jim Surace	\$4,370.12
Barry Dillah	Eric Giglione	\$4,206.56
Lawrence Hauck	Steve Friedlander	\$3,875.12
Scott Keeney	Oldham-Hadayia	\$3,523.64
Alex Roland	Chris La Fond	\$3,426.66
Allan Jennings	Bill Jennings	\$3,250.21

Total Leadership Bonus Paid: \$72,766.35 36 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Cohen/Hartman	\$2,346.39
Mark Gagliardi	Jatoft-Foti	\$1,920.87
Jacqueline deVooght	Rick Altig	\$1,467.61
Renee Flannery	Jim Surace	\$1,398.96
Vivian Dwyer	Altig-Hay/Bitman	\$1,208.14
Rona Pileggi Spano	Bob Olson	\$1,123.68
Susan Fuldauer	Mark Hancock	\$1,077.60
Richard Meshulam	David Cohen	\$972.72
Leo VanDenBussche	Rick Altig	\$956.62
Billy Sauers	Tom Williams	\$932.80

Total PR Bonus Paid: \$26,884.76 38 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$3,000 to the JLC National Trade Union Council for the Jewish Labor Committee's Human Rights Award Dinner.

Rick Altig Agency

- Gave \$320 to IBT CN 37 for golf tournament fees.
- Donated \$100 to NOLC for a picnic banner.
- Contributed \$179.99 to IBT for raffle prizes.
- Contributed \$279.99 to UFCW 555 for raffle prizes.
- Gave \$100 to the Waterloo Regional Labour Council's fundraiser for the homeless.
- Donated \$500 to ISC 2005 for booth registration.
- Gave \$250 to CAW Local 6056 for their strike fund.
- Contributed \$100 to OAMRT.
- Donated \$250 to UNDE 70607 to their scholarship fund.
- Gave \$550 to Ironworkers 711.
- Gave \$150 to UFCW 431 for their annual picnic.
- Contributed \$150 to the First Federal Credit Union for their golf tournament.
- Donated \$200 to IAM W-2.
- Gave \$100 to the NOVA CLC.

John Akers Agency

- Donated \$500 to the Omaha Federation of Labor.
- Gave \$500 to the Nebraska Firefighters Convention.
- Contributed \$60 to Firefighter/MDA.

Mark Hancock Agency

- Gave \$100 to the Indiana Credit Union Foundation.
- Donated \$100 to Central Indiana Jobs with Justice Annual Grinch Party Program.

Jim Surace Agency

- Contributed \$125 to USWA Local 2 for their annual picnic.
- Gave \$165 to the Building Trades golf outing.
- Donated \$50 to the ULA golf outing.
- Gave \$100 to the Machinist 16th Annual Golf Outing.
- Donated \$50 to the Columbiana County Special Olympics.
- Contributed \$50 to the UAW for their annual picnic.

Total \$8,029.98

OTHER DONATIONS

Chris La Fond Agency

- Donated food to Our Lady of the Angels.

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

JUNE CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.8	\$258,750	\$236,000	110	\$384,010	\$368,500	104	107

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.8	\$1,194,255	\$1,426,000	84	\$2,022,212	\$2,223,000	91	88

JUNE CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	84		\$134,067	\$115,000	117	\$187,965	\$181,500	104	111

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	84		\$438,620	\$345,000	127	\$604,350	\$544,500	111	119

JUNE CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Greer		71.3	\$147,771	\$96,000	154	\$181,510	\$143,000	127	141
Williams-Williams		71.6	114,429	86,500	132	150,919	131,500	115	124
Oldham-Hadayia	86		98,892	78,000	127	125,198	126,000	99	113
Bill Jennings		71.5	98,253	86,500	114	144,470	140,000	103	109
Jim Surace		69.5	99,758	104,000	96	170,718	162,500	105	101

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.5	\$740,935	\$519,000	143	\$1,052,918	\$840,000	125	134
Steve Greer		71.3	706,362	516,000	137	882,034	768,000	115	126
Oldham-Hadayia	86		354,636	360,000	99	510,090	456,000	112	106
Williams-Williams		71.6	548,049	519,000	106	758,505	789,000	96	101

JUNE CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		72.7	\$121,579	\$71,500	170	\$167,150	\$114,000	147	159
Mark Hancock		70.4	75,784	62,500	121	114,530	100,000	115	118
Imran Satti	87		53,175	54,000	98	111,678	85,000	132	115

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		72.7	\$514,911	\$429,000	120	\$848,213	\$684,000	124	122
Mark Hancock		70.4	394,134	375,000	105	604,232	600,000	101	103
Imran Satti	87		135,853	175,500	77	353,912	276,250	128	103

JUNE CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		69.5	\$57,944	\$28,500	203	\$63,324	\$42,500	149	176

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		69.5	\$273,235	\$171,000	160	\$315,460	\$255,000	124	142

JUNE CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.5	\$133,058	\$97,500	136	\$133,580	\$152,000	88	112

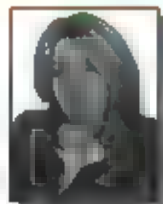
JUNE CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.5	\$866,170	\$487,500	178	\$931,693	\$759,500	123	151

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

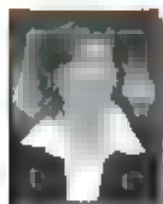


Mark Gagliardi
Concord, CA



Al Wall
Toronto, ON

Category B

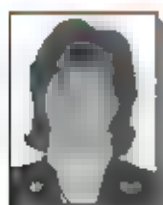


Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C



Susan Fuldauer
Indianapolis, IN



Erin McKee
Columbia, SC

June Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,023	Rick Altig
2. Chuck Hill	6,161	Jatoft-Foti
3. William Bell	5,275	Joshua Chalom

All-Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Mark Gagliardi	4,674	Jatoft-Foti
2. Al Wall	3,495	Joshua Chalom
3. Leo VanDenBussche	2,688	Rick Altig
4. Malka Arony	2,514	Cohen/Hartman
5. Robin Andrade	2,478	David Zophin

Category B	No. Cards	SGA
1. Vivian Dwyer	2,678	Altig-Hay/Bitman
2. Catherine Briggie	1,397	Steve Hartman
3. Irene Ruryez	1,203	Jim Surace
4. Brenda Swecker	841	Chris La Fond
5. David Provencher	818	Rick Mansfield

All-Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Susan Fuldauer	10	Mark Hancock
2. Erin McKee	8	Rusty Jewell
3. Richard Case	7	Jim Surace
4. Darrell Dorey	6	Imran Satti
4. Nancy Rising	6	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	90,768	Rick Altig
*2. Joseph Galusha	29,034	Durham Oldham
3. Malka Arony	24,743	Cohen/Hartman

All-Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	18,075	Cohen/Hartman
*2. Richard Meshulam	12,357	David Cohen
3. Mark Gagliardi	11,820	Jatoft-Foti
4. Al Wall	10,197	Joshua Chalom
5. Rona Pileggi Spano	10,055	Bob Olson

Category B	No. Cards	SGA
*1. Vivian Dwyer	11,294	Altig-Hay/Bitman
*2. Catherine Briggie	8,933	Steve Hartman
3. Irene Ruryez	6,131	Jim Surace
4. Mario Soljan	5,351	Steve Friedlander
5. Brenda Swecker	4,669	Chris La Fond

All-Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	48	Oldham-Hudaya
*2. Renee Flannery	44	Jim Surace
3. Susan Fuldauer	42	Mark Hancock
4. Richard Case	35	Jim Surace
5. Billy Sauters	32	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

Peter Kang — The Drive Behind the Record



Peter Kang is not a stranger to being on the road. In fact, it was in the car driving when we finally contacted him for this interview. But it is this constant traveling that dictates all of the hard work that goes into being our newest record breaker.

In May, Peter broke the all-time monthly Net ALP record with an income of \$53,774 Net ALP (the previous record stood at \$51,235). When asked what method he used to break the record, he replied that it was just stern determination.

"My MGA saw my numbers for the month and brought in the previous *Spotlight* to show me what the current record was. When we both saw I was so close to beating it, I decided to really put my mind to it. I wrote down my goals for how I would be able to accomplish it and just went after the record."

As a relative newcomer to the field, his success is no small feat. After selling his own business, Peter had a meeting with Slav Berman (his current SGA) and decided it was time to bring his life to a new level.

He says his secret to his success is to cater to the customer. He keeps odd hours for those who may work the late shift and cannot meet before late at night. In fact, he has been known to keep appointments at midnight, if that was what the customer wanted.

"Good service is all about supplying the product to *everyone* who needs it," he explains. "Sometimes people just cannot work normal business hours, so if they need me later, I'll be there."

Peter stresses the importance on addressing the customer honestly and ethically. He says you have to keep in mind that you are not only presenting yourself to your customers, but you are also representing your Agency and the whole Company as well and it is crucial to keep that in mind. Your actions reflect back on the Company.

Besides going out of his way to meet the customer's appointment needs, he also tries to keep in contact with them. Peter mentioned he always calls the customer back within four to eight weeks to make sure they received their policy. He does this not only to check efficiency, but also to make sure his customers know that he has not forgotten about them.

Congratulations, Peter, on a job well done!



FROM THE DESK OF

Scott Smith

*Executive Vice President
American Income Life*

Changing the Referral Culture

I mentioned a few months ago the fact that our growth — as a Company — will come from what we have labeled as "non-traditional leads." In order to describe a non-traditional lead, we must first define a traditional lead. Basically, a traditional lead is the union lead card. Let's look at this a little closer.

In the past 12 months, we have written about \$90 million of Net ALP; \$37 million of which came from the union marketplace. The interesting thing is, when we were writing \$50 million five years ago, we wrote about \$31 million from the union marketplace. So while overall production has nearly doubled, premium from union leads has risen just about 19 percent.

Therein lies the challenge. Let's say that ten years from now we are writing \$250 million, we'll probably be getting only about \$55 million from the union lead — based upon estimates of how much penetration we already have in the overall union population. Therefore, as the numbers show, our premium growth will come from outside union markets, or the "non-traditional" markets — of which a primary source must be referrals.

Okay, we all know the importance of getting the referral. You've been told it's easier to set, easier to sell, and has a better retention. Given that, why is only 26 percent of our current business referral-based? The answer, it's because of our culture.

Culture is the development of the mind through the sum total of beliefs and behavior passed on from one generation to the next.

There was a time at American Income when there was such an abundance of golden union leads that recruiting ads actually boasted, "No Prospecting at All!" Or, "We set 'em and you run

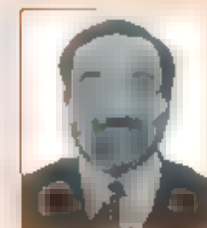
'em!" And believe it or not, there are offices that still actually hand out lead packs with hundreds of these golden leads. We don't know any different; it's been our culture.

The truth is, referrals are easier to get than originally thought. They are an easier appointment set, and they do carry a better presentation to sales and closing ratio.

Now, I'm not suggesting we cut back the lead packets. But I am suggesting we get more serious with standards relating to our sources of business, and that a reward system be set for those who bring us premium from non-traditional lead sources. It's something to think about getting better at now, so you can cash in when the culture really does change.

Experience shows the main cause for not obtaining a referral is simply because it's not asked for, or because the referral presentation is not set properly. I can remember suggesting to an Agent that all they really needed to do was tell the prospect for every food item they contributed to the food bank it would entitle them to sponsor a friend or family member to receive the Partners® Plan or an AD&D Certificate! Even the most timid of referral getters can enjoy some success with that approach!

We have written \$24 million in referral business over the past 12 months. At \$410 per sale that is about \$58,500 sales per year or \$1,125 per week. That is an interesting number since we have about 1,735 Agents who submit business each week. This means on average, an AIL/NILICO Agent obtains 67 referral sales per week. That's a number we can certainly improve on together.



**Al-Karim Walji, an Agent with the Rick Altig Agency,
Believes Referrals are all About Relationships**

"What makes me different is that this is my business and I take it seriously. I seldom get leads from the office because I work on building my business base. I commit myself to always putting myself in the customer's shoes which allows me to diligently follow-up and always personally visit with my clients whether or not they take advantage of our programs. I also believe that the *Family Information Guide* is a very powerful tool when it comes to securing referrals because it opens the conversation up for, 'This might be something cousin Mary and John would be interested in.' I want my customers to know that I am here to build a relationship with them and I will be here to service their needs now and in the future. Every customer is different and they all have different needs, but if you're faithful, honest, and dedicated, the referrals will happen."

One Convention, One Great City and

THE KOOL
& KOOL
GANG



THE *Fairmont*
NEW ORLEANS

New Orleans
July 27-30, 2006

Public Relations Bonus

Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Malka Arony	\$2,346.39
Mark Gagliardi	\$1,920.87
Jacqueline DeVooght	\$1,467.61
Rence Flannery	\$1,398.96
Vivian Dwyer	\$1,208.14
Roma Pileggi Spano	\$1,123.68
Susan Fuldauer	\$1,077.60
Richard Meshulam	\$972.72
Leo VanDenBusche	\$956.62
Billy Sauers	\$932.80
Cheryl Cook	\$799.00
Robin Andrade	\$782.43
Timothy Farr	\$778.25
Becky Cutler	\$752.72
Charles Hill	\$718.42
Rachelle Valdez	\$702.96
Richard Case	\$663.16
David Blaisdell	\$645.50
Jerry Hartnett	\$629.60
William Slocum	\$600.30
Brenda Swecker	\$595.65
Krissa Hensley	\$535.00
Anne Bowyer	\$533.25
Al Wall	\$526.78
Patti Morgan	\$417.00
Catherine Briggie	\$389.93
Keaneeth Altizer	\$376.40
Mario Soljan	\$350.90
Irene Ruryez	\$330.00
Fran Christie	\$328.41
Brenda DiSomma	\$313.64
John Wilkinson	\$302.49
Robert Dailey	\$281.17
Lou Nell Busby	\$255.06
Shannon Walker	\$249.62
Larry Lozano	\$238.14
Gabriella Klett	\$192.07
Robin Denham	\$191.52

Total

\$26,884.76



Leadership Bonus

June Bonus Qualifiers

Alfred O'Connor	\$5,796.57
David Iriye	\$5,333.19
Nania King	\$5,006.34
Bridgit Driscoll-Hunt	\$4,581.30
Mathew Hart	\$4,370.12
Barey Dillah	\$4,206.56
Lawrence Hauck	\$3,875.12
Scott Kenney	\$3,523.64
Alex Roland	\$3,426.66
Allan Jennings	\$3,250.21
Tracy Haden	\$3,130.48
Earnest Loveless	\$2,694.44
William Schwarz	\$2,617.71
David Solomonov	\$2,526.32
Charles VanDyke	\$2,115.58
Harpreet Gajral	\$2,002.13

Thomas Bhandyal	\$1,934.28
Jason Mello	\$1,912.53
Megan Olson	\$1,665.09
Carl Ignatius	\$1,662.69
Pronti Sahgal	\$1,544.95
Michael Laramie	\$789.88
Glenn Snowden	\$612.93
Mary Ann Gadic	\$524.45
Karen McQuoid	\$392.62
Zachary Hart	\$390.00
Krista Turner	\$360.68
John Bass	\$357.83
Scott Rehberg	\$302.35
Amir Sodaghar	\$293.36
Laura Fisher	\$278.62
Shawn Ferguson	\$274.97

Saba Samantha Chai	\$258.42
Lily Tchen	\$254.57
Michael Allen	\$240.26
Chris Roden	\$238.95

Total	\$72,766.35
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Retention Bonus

QUALIFIER	BONUS	A&H
Bulbinder Hayer	\$4,312.42	\$194.75
Timothy Cruise	\$7,771.30	
Caul Ignatius	\$3,347.26	
Salvatore Giacchi	\$1,288.94	\$232.60
Dmirily Goncharuk	\$3,208.99	
Paulo Rosa	\$7,141.09	
Phillip Anderson	\$1,131.29	\$197.80
Paula Cooper	\$1,322.88	\$141.12
Karl Schuckert	\$3,114.35	
Carla Miller	\$1,090.79	
Afi Saeidh Nasser	\$3,653.55	\$460.85
Moljang Sukhtbaatar	\$2,987.60	
Ruben Soberanes	\$2,958.00	\$150.70
Omar Hashini	\$2,006.66	
Daniol Portlechio	\$2,845.58	
Eleana Chou	\$2,777.12	\$232.12
Robert Ulreich	\$2,761.15	
Steven Strong	\$2,736.96	\$188.94
Derek Sandilands	\$2,734.83	
Steve Foti	\$2,720.60	
Samantha Chui	\$2,671.46	\$194.55
Edward Hanna	\$2,636.14	\$234.58
Curt Snow	\$2,565.23	
Lawrence Tenamore	\$2,521.91	
Max Quason	\$2,475.96	\$181.35
Sean Chryslor	\$2,446.81	\$268.71
Beth Snow	\$2,430.96	
Richard Krueger	\$2,421.57	\$145.08
Joseph Cooney	\$2,411.89	\$202.27
Angela Ordes	\$2,376.40	
Jonathan Wilson	\$2,367.81	
Barbara Leader	\$2,348.80	
Christopher Warren	\$2,332.62	\$207.74
Danail Martin	\$2,328.45	
Zachary Hart	\$2,311.54	
Naveen Eapen	\$2,288.19	\$179.26
Harepreet Gujral	\$2,294.12	
Justin Smith	\$2,250.60	\$184.58
Ronald Friedlander	\$2,218.37	
Tim McAdams	\$2,232.79	
Alfred Brenner	\$2,202.39	
Mark Gorman	\$2,219.02	
David Jackson	\$2,179.20	
Derek Bates	\$2,178.45	\$239.67
Lily Echen	\$2,171.60	\$129.04
Laura Fisher	\$2,098.21	
David Ackerman	\$2,071.36	
Shashi Parekh	\$2,055.51	\$246.09
Bredis Kilani	\$2,016.41	
Ell McKenzie	\$1,990.32	
Mark Bell	\$1,981.74	
Robert Appel	\$1,957.41	
Michael Pevkins	\$1,945.42	
Yevgeniy Kashkin	\$1,919.34	
Anastasiya Fedosova	\$1,915.61	\$202.23
Ted Bryson	\$1,909.56	
Bret Fels	\$1,907.34	
John Reason	\$1,885.23	\$272.68
Matthew Hogan	\$1,881.01	\$160.57
Casey Charlton	\$1,881.28	
Russell Morris	\$1,869.26	
Alexander Shu	\$1,861.56	
Shoshannah Morris	\$1,860.97	
Richard Dunbar	\$1,858.85	
Sebastian Kazek	\$1,848.33	
Herman Libman	\$1,841.12	
Jeffrey Roberts	\$1,828.79	
Nicholas Soboleski	\$1,826.57	
Destiella Haigroew	\$1,821.27	
Justin Germany	\$1,819.08	
Peter Kang	\$1,818.35	
Herivelto Pereira	\$1,781.07	
Jon Haric	\$1,769.46	
Mary Ann Gaelic	\$1,766.47	\$246.15
Andrew Dudgeon	\$1,742.00	
David Beshard	\$1,737.25	
Erin Ziegler	\$1,732.57	

QUALIFIER	BONUS	A&H
Michael Malinukic	\$1,720.47	
Allison Barikowski	\$1,711.00	
Patrick Mazerolle	\$1,691.20	\$292.28
Robert Rowe	\$1,681.91	\$267.96
Amir Sedaghat	\$1,680.76	
Ed Offert	\$1,656.00	\$460.40
Elizabeth Michalek	\$1,620.96	\$195.85
Preeti Sahgal	\$1,619.34	
Jinshou Zhao	\$1,572.45	
Sami Mogannam	\$1,548.73	
Yvonne Hernandez	\$1,539.32	
Ted Schilling	\$1,507.96	
Anthony Mele	\$1,496.80	\$187.92
Claf Johnson	\$1,478.36	\$295.52
Benjamin Mancillas	\$1,470.40	
Kenneth Masik	\$1,466.02	
Glenn Van de Sande	\$1,464.88	
Jonathan Cole	\$1,464.31	
Noe Gonzalez	\$1,448.95	
Robert Tierney	\$1,441.87	
Scott Rehberg	\$1,441.26	\$194.46
Larry Blantz	\$1,441.86	
Muhammad Nigo	\$1,438.76	
Eric Renteria	\$1,432.30	
Xenia House	\$1,431.62	\$129.74
Richard Zeller	\$1,429.56	
Earle Harris	\$1,429.22	
Aul Rajev	\$1,421.06	\$128.38
William Hillis	\$1,419.11	\$162.72
Raphael Bouchereau	\$1,416.26	
Vinicia Bunko	\$1,410.93	
Sylvia Freeman	\$1,410.37	
Jonathan Robinson	\$1,400.22	\$142.86
Randolph Souless	\$1,390.80	\$160.12
Thomas Keller	\$1,390.00	\$111.26
May Lor	\$1,389.23	
William Jacary	\$1,391.99	\$115.88
Crystal Valentine	\$1,391.82	
Jean-Francois Verdine	\$1,391.30	\$118.80
James Blinfrick	\$1,391.04	\$190.24
Andrew Fife	\$1,384.64	\$189.84
Tyles Hunt	\$1,382.89	
Andre Abramovich	\$1,378.13	\$147.69
Luke Ebinger	\$1,375.77	
Angelo Minglana	\$1,375.52	
Scott Shields	\$1,361.72	\$120.78
Ko Yin Law	\$1,354.80	\$189.74
Andrew Limoli	\$1,340.66	\$126.83
Larry Clemens	\$1,341.21	
Tray Plutner	\$1,341.61	\$96.11
Timothy Hansen	\$1,336.26	
Susan Silvia	\$1,331.76	
Linda Amante	\$1,323.79	
Rudi Cameronind	\$1,322.42	
Rosalie Zwicker	\$1,320.81	
Ricardo Ferreira	\$1,318.08	
Fargo Hall	\$1,311.94	
Mark Peltz	\$1,302.60	
Jason Young	\$1,281.48	
Danay Mayorga	\$1,280.85	
Bertram Feldman	\$1,267.80	
Todd Johnston	\$1,266.41	
Brian Traboulay	\$1,263.75	
Noah Aikimburgh	\$1,256.42	
Martin Banks	\$1,255.64	
Gary Filz	\$1,251.89	\$122.07
Darce Hamm	\$1,248.48	
Roger Rawekamp	\$1,241.04	
Brian Hugel	\$1,238.94	\$206.90
Roland Fletcher	\$1,231.52	
Robert Rusio	\$1,234.11	
Victor Quimason	\$1,231.26	
Douglas Zigby	\$1,228.84	
Karen Stockwell	\$1,226.72	
Richard Galati	\$1,222.63	
Michael Laxasie	\$1,220.42	
Mohammad Ebadli	\$1,209.15	

QUALIFIER	BONUS	A&H
Desislava Dimitrova	\$1,206.33	\$100.88
Christopher Cummings	\$1,205.64	
Matt Hubby	\$1,205.29	
Javad Muhammad	\$1,203.44	\$135.46
Scott Keeney	\$1,182.80	
Vles Elder	\$1,180.36	
Pamela Drury	\$1,172.10	\$146.12
George Sargentini	\$1,155.50	\$92.13
Joel McKew	\$1,151.12	\$116.42
Steven King	\$1,150.76	\$98.67
Madlyn Woodyard	\$1,149.61	
Kelly McDonald	\$1,142.51	
Joseph Larsen	\$1,138.46	\$123.24
Sara Thwaitelle	\$1,132.26	\$114.46
Moussa Taylor	\$1,114.49	
Latonya Tucker	\$1,111.61	
Matthew Ho	\$1,110.64	
Joseph Hatcher	\$1,110.61	\$98.34
Joanne Marks	\$1,109.02	
James Larkin	\$1,092.84	
Virgil Terres	\$1,092.33	
Crystal Nichols	\$1,086.97	
Cheryl McLean	\$1,085.36	
Danish Walsh	\$1,084.20	
Lisa Roemer	\$1,081.14	
John Bulecia	\$1,074.78	
Raymond Lopez	\$1,071.94	
Charles VanDyke	\$1,061.87	
Alexandre Kalim	\$1,061.16	\$197.01
Ilya Kardava	\$1,060.98	\$98.28
Richard Lawson	\$1,058.02	
Ramin Madani	\$1,057.83	
Wesley Cingman	\$1,052.01	
Brian Robinson	\$1,051.61	
Michael Robert	\$1,049.58	
Mary Grant	\$1,040.38	
Justin Knot	\$1,039.29	
Rodney Ward	\$1,038.96	
Katherine Georgiou	\$1,035.82	
Laura Lofly	\$1,034.77	
Lendon Burnett	\$1,032.97	
Amber Madaris	\$1,030.56	
Jasen Guenett	\$1,027.98	\$97.57
Michael Lott	\$1,024.76	
Jennifer Haynie	\$1,016.44	\$140.35
Shawn Brookshire	\$1,015.03	
Scott Remmey	\$1,000.38	
Kevin Appasany	\$995.84	
Anna Vacculicova	\$993.46	
Thomas Allgood	\$992.29	
Steven Brooks	\$978.40	
Robert Haley	\$969.81	\$161.80
Caleb Smith	\$953.61	\$111.40
Edward Clunk	\$942.77	
John Connaughton	\$933.71	\$113.70
David Guzman	\$928.95	\$122.65
Matthew Diagan	\$924.04	\$78.90
Benjamin VanFossen	\$918.23	
Ryan Amund	\$912.73	
Genou Johnson	\$912.17	
John Farley	\$911.53	
Rog Beaudro	\$910.25	
Eric Labossiere	\$908.82	
Rebecca Rushnok	\$891.50	
Michael Mayson	\$889.79	
Kebir Samuels	\$885.86	
Mathieu Denis-Critchley	\$884.30	
Joseph Risse	\$883.34	
Mark Koehly	\$878.41	
Bradford Powell	\$876.12	
Emmanuel Villanovi	\$876.02	
Jean Brinkmann	\$875.21	\$82.16
Arthur Greene	\$873.84	
Sue Weiss	\$859.72	
Thomas Parker	\$854.27	
Samuel Valdez	\$850.99	
Ty Kerstetter	\$849.11	

Retention Bonus

QUALIFIER	BONUS	A&H
Sally Metera	\$847.58	
Andrea Yee	\$842.81	
Christopher Ruden	\$810.62	
Travis Van de Berghe	\$813.07	
Chris Wittenbach	\$821.76	
Kouame Yoboue	\$820.74	
James Auldere	\$819.41	
Nilesh Patel	\$816.13	
Thomas Harkins	\$815.11	
Emily Coker	\$814.31	
Lori Yeilding	\$812.10	
Tyavis Finley	\$809.13	
Clay-Nghia Nguyen	\$805.74	
Fallon Kunevicius	\$802.84	
Dee Hadley	\$802.06	
George Noujaim	\$790.97	
Clayton Frost	\$788.85	
Douglas Bauknecht	\$775.76	
Brandon Lewis	\$732.11	\$109.08
Steven Reussatz	\$725.07	\$85.68
Julian Goodin	\$714.28	\$94.54
Thomas McElwee	\$674.63	
Russell Barnes	\$661.75	\$80.15
Grace Flores	\$654.06	\$80.84
John Buss	\$651.24	
Darren Miller	\$651.15	
Paul Wojtek	\$649.21	
Pierre Ogierman	\$648.77	
Colin Brandt	\$624.80	
Bonnie Williams	\$617.76	
Kizzy King	\$617.46	
Shilwa Hollingsworth	\$617.37	
Helen Taylor	\$616.04	
Brian Morse	\$612.48	
Alisa Dykes	\$611.40	
Peter Lauwerier	\$610.84	
Joseph Dicedue	\$607.51	
Rajkumar Padmawar	\$607.00	
Orbi Andre Grigorov	\$605.85	
Tony Fox	\$604.94	
Thomas Cullen	\$624.14	
Howard Margouk	\$610.18	
Jeremy Coakley	\$619.84	
Andrew Craig	\$614.86	
Darrell Pringle	\$607.80	
Brandon Teter	\$602.86	
Michael Moore	\$602.36	
Todd Krentzel	\$601.83	
Linsey Szewczyk	\$598.05	
Kim Brown	\$595.14	
Barbara Ybarra	\$595.11	
Andie Lockhart	\$594.40	
Lori Hernandez	\$592.11	
Robert Galberry	\$591.92	
Paul Broman	\$590.80	
Eric Hall	\$589.15	
Elizabeth Chadwick	\$584.09	
Flavio Mendes	\$584.54	
Edward Louie	\$587.40	
Kelly Shelton	\$586.62	
Ananth Krishnaiyengar	\$582.99	
Brandon Rank	\$582.02	\$87.71
Lennie Scott	\$580.32	
Mark Agan	\$579.30	
Amanda Roy	\$578.71	
Sarah Williams	\$577.40	
David Williams	\$571.86	
C Drew Hawth	\$571.56	
Ian Palmer	\$571.94	
Meredith Davis	\$571.80	
Shashank Hedao	\$570.33	
Michael Nelson	\$570.20	\$91.70
Charrel Gallant	\$569.96	
Hovhannes Termartiroian	\$569.15	\$94.36
Wayne Ulrich	\$564.79	\$33.74
Karl Mordhorst	\$564.01	
Edward Dietrich	\$560.69	

QUALIFIER	BONUS	A&H
Christopher Schafer	\$560.21	
Robert Seebler	\$553.31	\$81.41
Frank Sommers	\$538.45	\$54.43
John Barsuch	\$533.89	\$62.37
EJ Sabirel-Caudle	\$514.92	\$98.89
Kimberly Martin	\$512.16	\$54.57
Allan Munro	\$504.28	\$105.81
Michael Dupree	\$486.62	
Robert Hamilton	\$482.52	
Adrian Roycroft	\$480.71	\$89.33
Michael Snow	\$478.80	
Michel Dickey	\$475.68	
Ginajna Deme	\$475.26	\$61.73
Richard Hye	\$474.88	
Richard Refano	\$471.63	
Alex Bluhm	\$471.41	
Shannon Spindler	\$471.79	
Michael Stephens	\$468.04	\$51.87
Ronald Hartwell	\$467.90	
William Burbank	\$461.24	
Gerardo Pina	\$458.72	
Andrea Reuth	\$451.42	\$49.05
Malcolm McCall	\$451.37	
Raymond Lau	\$452.26	
Cyril Destroder	\$448.89	
Joey Kennedy	\$446.83	
Todd Stallworth	\$443.81	
Loan Pham	\$441.01	
George Sturge	\$440.90	
Gregory Englas	\$439.61	
Glen Snowden	\$439.08	
Philip Parisi	\$435.92	
Arlina Love	\$435.80	\$53.28
Brian Tojila	\$435.52	\$50.61
Joshua Gaines	\$436.51	
Sorina Blackflood	\$431.99	
Calvin Williams	\$431.62	
Jorge Archilla	\$432.71	
Felix Malawa	\$432.23	
James Paradiso	\$431.00	
Ryan Morris	\$430.54	
Christopher Krostun	\$430.12	
Joanne Ido	\$407.31	
Rosanne Landin	\$406.12	
Lisa Rosa	\$405.74	
Alta Kayentat	\$404.26	
Geoffrey Fischer	\$401.71	
Jerome Walker	\$400.96	
Ann Plaisance	\$400.74	
Marion Linde	\$400.61	
Cesar Rodriguez	\$399.06	
Timothy Meyer	\$398.99	
Philip Craft	\$397.32	
Minh Ma	\$394.83	
Luigi Calandriello	\$394.80	
Jeru Rana	\$394.27	
Christopher Vianello	\$391.80	
Robert Christian	\$388.63	
Kenneth Quella	\$388.18	
Tibor Simon	\$388.28	
Aaron Bower	\$388.13	
Patricia Martis	\$387.83	
Amanda Chamness	\$384.54	
Gerard Gosselin	\$384.43	
Leslie Wierzbicki	\$383.71	
Whitney Laird	\$382.38	
Ryan Juliano	\$382.21	
Rogelia Mather	\$380.44	
Laura Spaugb	\$379.71	
Kimberly Richardson	\$378.99	
Anthony Amario	\$378.57	
Bonnie Bruster	\$376.55	
Tara Soderman	\$375.68	
Sundeep Balbar	\$375.43	
Fl Warner Hunt	\$375.28	
Jennifer Price	\$374.49	
Tareisha Carter	\$374.45	

QUALIFIER	BONUS	A&H
Laurie Cooke	\$374.20	
Jessica MacNutt	\$329.76	
Ian Gingold	\$320.80	
Manouchka Caziniv	\$314.65	
Jerry Davis	\$310.73	
Tabitha Sulin	\$306.52	\$31.34
Melissa Hamel	\$305.92	
Albert Goodwin	\$302.48	
Daniel Munson	\$302.01	
Ed Hunter	\$304.55	
Joseph Szyguel	\$304.42	
Thomas Gleason	\$302.17	
Amanda Duran	\$300.97	
Brian Hayduk	\$300.72	
Stephanie Johnson	\$304.05	
David Fibrescue	\$302.39	
Brazil Gutierrez	\$300.80	

Total Bonus Paid Out	
\$454,454.45	
Total A&H	
\$12,974.44	